

AUGUST 2007

Montana Chamber
Governors' Cup Golf
Tournament results
Pages 6-8



EYE ON BUSINESS



Montana Chamber Rides into Lewistown for Summer Board Meeting



The Montana Chamber of Commerce Board of Directors and guests enjoyed an evening on Lewistown's rolling tourist attraction "The Charlie Russell Chew Choo." Old west entertainment and a top notch Central Montana dinner was enjoyed by everyone on board. Including the Montana Chamber staff (photo above l-r): Pete Burwell, Kerry Schaefer, John Bennion, Dee Durand and Webb Brown



"Chew Choo" photo by— Photo Express



Business leaders in Lewistown tell everyone that the economy in this central Montana town has come of age. Montana Chamber of Commerce Board Members agree after touring two member manufacturing businesses, HCR Incorporated top (left) and HI-HEAT Industries, Inc. (right). Read more about the board meeting and tours on page 4 inside.

2006-2007 Board of Directors

(*Executive Committee)

***Russ Spika, Chair**
Russell J. Spika, CPA-Lewistown

***Karen Olson Beenken, Chair-elect**
Blue Rock Companies-Sidney

***Carl Kochman, Vice-chair**
Montana State Fund-Helena

***Frank McAllister, Past Chair**
Stillwater Mining Company-Columbus

***Webb Brown, President/CEO**
Montana Chamber of Commerce-Helena

Maureen Averill
Flathead Lake Lodge-Bigfork

Dan Bartel
ACE Hardware-Lewistown

Haley Beaudry
Columbia Falls Aluminum Company

Bob Boschee
Smurit-Stone Container Corp.-Missoula

***David Brown**
Wyo-Ben, Inc.-Billings

Rick Burkhalter
Liberty Northwest Companies-Missoula

Gene Buxcel
Dawson County Economic Development Corp.-Glendive

Kim Champney
Merrill Lynch-Billings

Tami Christensen
Tri-County Implement-Sidney

***Sherry Cladouhos**
Blue Cross/Blue Shield of Montana Helena

David Dennis
Church, Harris, Johnson & Williams Great Falls

***Rick Edwards**
NorthWestern Energy-Butte

Marne Hayes
Big Sky Chamber of Commerce MACE Representative

Steve Holland
MT Manufacturing Ext. Center Bozeman

Jim Huertas
Digital Compliance, LLC-Billings

Mike Inman
Inman Real Estate-Chinook

Kelly Kuntz
D.A. Davidson & Co.-Helena

***Mack Long**
JTL Group-Billings

Bob Marsenich
Glacier HR.-Polson

Judy Martz
Martz Disposal-Butte

Joe McKenney
Legends Sports Pub & Grill Great Falls

Mary Oliver
First Madison Valley Bank-Ennis

Jim Oliverson
Kalispell Regional Medical Center

Rick Reid
Montana Dakota Utilities-Billings

Brad Spencer
PPL Montana-Billings

Sheila Stearns
Commissioner of Higher Education Helena

2006-2007 Foundation Board of Directors

Lyle Knight, President
First Interstate BancSystem-Billings

Frank McAllister, Vice President
Stillwater Mining-Billings

Webb Brown, Executive V.P
Secretary/Treasurer
Montana Chamber of Commerce Helena

Frank Durant-Billings

Joe Gerbase
Bull Mountain Companies-Billings

Susan Knedler
Hi-Heat Industries-Lewistown

Susan Munsinger
Western Outdoor-Kalispell

Mary Olson
IBM-Billings

Russ Spika
Russell J. Spika, CPA-Lewistown

Don Sterhan
Mountain Plains Equity-Billings

Mike Wall
Power Townsend-Helena

Chamber Staff/Contacts

Webb Brown, CAE, President/CEO 442-2405, ext. 101

Jim Tutwiler, Governors' Cup Coordinator 442-2405, ext. 105

Pete Burwell, Membership Director 442-2405, ext. 103

Dee Durand, Office Manager 442-2405, ext. 100

Jon Bennis, Government Relations Director 442-2405, ext. 104

Kerry Schaefer, Communications/Membership and High School Business Challenge 463-2370

High School Business Challenge



Winners Recognized by Montana Chamber Governors' Cup and Governor Schweitzer



Governor Brian Schweitzer and Montana Chamber Foundation President, Lyle Knight are pictured below with the 1st and 3rd Place High School Business Challenge (HSBC) winners from the spring 2007 semester. For the first time in the history of HSBC, the same team from the fall competition also placed 1st in the spring competition. Kerry Schaefer, High School Business Challenge Coordinator said "It is a real tribute to the program that many students voluntarily take HSBC more than one time in their high school career. Congratulations to the Plevna High School students who worked so hard to repeat as winners two semesters in a row." The Governors' Cup Golf Tournament is a major HSBC sponsor.

Not only did the 1st place Plevna team repeat but their fall success encouraged other Plevna students to form a team which placed 3rd. Unfortunately, the 2nd place spring semester team from Laurel High School was unable to attend.

Note-Special thanks to John Beaudry (Stillwater Mining Co.) who donated his Governors' Cup prize to HSBC.



1st Place Team (Plevna High School) l-r Tom McPhee, Instructor, Student Cassandra Klos, Governor Brian Schweitzer, Student Taryl Walker and Foundation President-Lyle Knight. Not pictured-Josh Nemitz.

3rd Place Team (Plevna High School) pictured l-r -Tom McPhee, Instructor, Governor Brian Schweitzer, Students Ryan Wenz, Brayden Bretzel, Blaine Higgins and Foundation President Lyle Knight. Not pictured-Matthew Stanhope.



Photos by Trevon Baker



New Solutions for Health Care Crisis Coming from States

by Jon Bennion

Montana Chamber of Commerce, Government Relations Director

As Washington, DC continues to deliberate health care reform, some states are moving ahead, creating new and unique solutions to their citizens' call for change on this important pocketbook concern. You may remember that our Power-Base (P-Base) poll of 800 Montana voters last Fall showed health insurance was their #1 financial concern by far. Some state proposals have already been enacted, some have failed to pass, and others are still under the microscope.

Here in Montana, legislators basically just tweaked our health insurance system this past Session. However, legislators ranked health insurance reform as their top issue to be studied during the Interim, the 18-month period before the next Legislature. A joint subcommittee of members from the Economic Affairs Interim Committee and the Children, Families, Health & Human Services Interim Committee is charged with HJ 48, a resolution calling for a study of health insurance reform and publicly-funded health care programs.

It is expected that the subcommittee will look closely at other states that have come up with creative ways of insuring more people. Of special concern should be Massachusetts, which recently implemented a new program to insure everyone through private portable insurance. Although the program is not without its faults, this typically über-liberal state should be given an "A" for coming up with reforms outside of the typical government takeover of the health care industry.

Here are some brief details of the Massachusetts plan:

- 1) an individual requirement to purchase health insurance, much like the mandate of auto insurance for car drivers;
- 2) an employer mandate requiring businesses with 11 or more employees to either make a "fair and reasonable" contribution to their employee's health insurance or pay a fee, currently capped at 4295 per employee per year;
- 3) allowing employees to purchase health care on their own with pre-tax dollars when none is available through their employer;
- 4) the creation of a "health insurance exchange," which replaces and supplements the old individual and small group health insurance markets; and
- 5) subsidies for those with incomes up to three times the federal poverty level.

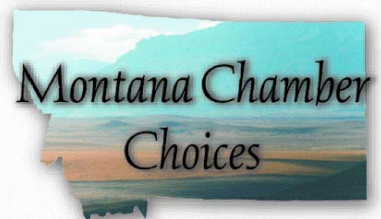
It is expected that more residents in Massachusetts will have affordable health insurance options available to them

because of this plan. Instead of expensive monthly costs or a non-competitive, government-controlled option of universal care, people will have choices to pick from that best fit their budgets and lifestyles. The expanded pool will hopefully slow the inflation rate of health insurance costs and result in a healthier citizenry.

Although Massachusetts should be applauded for thinking outside of the box, there are vast differences in the "Bay State" and "Big Sky Country." It is estimated that Massachusetts had a maximum uninsured rate of 10 percent in 2005, but Montana is estimated at 19 to 22 percent. In 2005, Massachusetts had the 3rd highest per capita income levels in the country while Montana ranked toward the bottom at 42nd. Additionally, a larger percentage of Montanans work in businesses with less than 100 employees. These small businesses typically find it harder to afford health insurance for their employees. In other words, Massachusetts's "fix" is not necessarily Montana's fix.

After a careful study of the Massachusetts plan, Montanans may decide it's not such a good plan after all. There are indications that the Massachusetts plan may not achieve everything it set out to accomplish. For example, it's questionable whether the state plan is legal without a federal ERISA exemption from Congress. The reforms are also expected to cost \$1.4 billion over a three year period. Finally, the penalties for individuals who do not comply with the mandatory health insurance are still much lower than what it costs to buy a policy. These inks, along with many other that will undoubtedly surface, will have to be addressed.

The Montana Chamber hopes to play a role in the interim study by providing legislators with a business perspective on this important issue. Our own association health insurance program, Montana Chamber Choices, has been a surprisingly successful alternative for the traditional market. Now covering over 8,000 lives with over one half of the lives first time insured. Since many of these plans from other states propose new regulations, requirements or outright penalties on employers, it's important that lawmakers understand the consequences of the reforms on the business community. As we have in the past, we will probably continue to fight additional mandates, knowing they almost always drive up costs and reduce availability. Stay tuned in the coming months for Chamber updates on the progress of the subcommittee's study.



Summer Board Meeting

The Summer Board of Directors Meeting held in Lewistown, Montana gave Directors the opportunity to review results of the 2007 Legislative Session. Jon Bennion, Government Relations Director also reviewed Legislative Interim Committee activity since the end of the session. Topics discussed included taxation, workers compensation, health care and upcoming elections. Associated Benefits of Montana updated the Board on the great success of Chamber Choices group health plan.

Don Sterhan, Montana's Director on the U.S. Chamber of Commerce talked to Board Members about several federal

issues that need to be on the business radar.

Business tours of 2 manufacturing companies that call Lewistown home but do business internationally were taken by Chamber staff and Board Members. Both HCR Incorporated and HI-HEAT Industries displayed highly technical expertise and told those on the tour that innovation, customization and service were the key to their success. They also attributed the quality of their products to the high skilled workers in Lewistown who have great pride and a strong work ethic.



L-R in the photo are Jon Bennion, Montana Chamber; Board Members Rick Reid and Steve Holland, Charlie Guinn and Board Member Dan Bartel.

HI-HEAT Industries, Inc.

Charlie Guinn, President of HI-HEAT Industries, Inc. (blue shirt) has a passion for designing solutions. You can feel it when he shows visitors the numerous flexible heating elements his company has designed and marketed in the past 25 years. Some of the company's products include silicone rubber heating elements, polyester heaters, enclosure heaters and mica etched foil heaters.

But it doesn't seem to stop there as new calls come in weekly from customers seeking new solutions to their heating needs. For example Charlie tells tour goers in the photo at left about his new "infrared target prototype" for the military. Emitting a radiant heat that simulates body temperature the target can be used in the field for night shooting practice...and the list goes on. It's a fascinating business that doesn't lend itself to be highly automated. Employees are the key. www.hiheat.com

HCR Incorporated

HCR Incorporated specializes in engineered solutions for the frequently and constantly open doorways of high-usage freezers and coolers in the grocery and food distribution centers, refrigerated warehouses and U.S.D.A. food plants.

HCR's doors are frost free and allow forklift's to maneuver through the 'air doors' efficiently and with measurable energy savings. Doors have been customized and specially designed to meet specific needs of customers throughout the nation(www.hcr-inc.com).

HCR Incorporated customers include Tyson Foods, Sysco, Wal-Mart, Affiliated Food Stores, Super Food Stores, Central Cold Storage and other major companies.



Those on the tour learn about a very sophisticated laser cutter that is able to cut very accurate parts from engineered designs input through a computer interface.



GOVERNORS' CUP MONTANA CHAMBER

Eagle Bend Golf Club in Bigfork, Montana headquartered the 2007 Governors' Cup Golf Tournament and Awards Banquet.

In it's 19th year, the tournament continues to attract businesses inside and outside Montana.

Read more about the event in the few pages.

Montana Chamber Foundation The Governors' Cup

2007 Winners



POT OF GOLD

DICK BROWN
DAVE LEECH
JOHN HINES
BOB HEBERLY
MARK JOHNSON
VAN JAMISON
DEWEY SWANK
SEAN O'DONNELL



GUEST PLAYER NET

1ST KEITH OLSON 97.80
2ND RANDY KOON 100.20
3RD GARY HUBBARD 100.40
4TH STAN STEPHENS 100.55
5TH CONNIE CARTER 101.20
6TH GUY CAPRIULO 101.65
7TH ROB BRAIG 101.80

TEAM GROSS

1ST GROUSE MOUNTAIN LODGE 113
2ND ROBERTS & SCHAEFER 114
3RD MERGENTHALERS 117
4TH SWANK ENTERPRISES 119

GUEST PLAYER GROSS

1ST GEORGE DENNISON 115
2ND BLU FUNK 116
3RD DON KNAPP 118
4TH LARRY TATE 119
5TH JOEL KALEVA 120



CLOSEST TO THE PIN

EAGLE BEND
#4 GARY HUBBARD 51"
#6 RICK JAHR 7"
#12 LARRY TATE 1' 3/4"
#16 RYAN BRAMLETTE 45"
WHITEFISH LAKE
#4 SCOTT MENDENHALL 26"
#6 DICK AUDUS 22"
#11 TOM TOBIN 41"
#15 MIKE DOCKERY 5"



TEAM NET

1ST PLUM CREEK 99.40
2ND LHC INC & THOMPSON RIVER LUMBER 100.50
3RD BLACK ENTERPRISES 100.80
4TH FEDEX 101.20
5TH WRANGLER 101.25
6TH ROCKY MOUNTAIN CONTRACTORS 101.60
7TH REC SILICON 102.30
8TH RIO TINTO ENERGY AMERICA 102.70



Governors' Cup Opens with the Sandbagger Reception



Governors' Cup golfers and guests line up to register and receive their tee prizes during the Sandbagger Reception held at Grouse Mountain Lodge.

Montana Chamber of Commerce President/CEO greets Sandbagger Reception guests (photo below). The Honorable Governor Schweitzer spoke to the crowd about doing business and driving economic development in Montana and presented awards to the spring semester 2007 High School Business Challenge winners (story on page 2).



Governor Schweitzer talked business and the economy with the Sandbagger's crowd



After All...It is the Governors' Cup Golf Tournament



Montana Governor, Brian Schweitzer (center of photo-left) is greeted by l-r back to the camera-Karen Olson Beenken (Sidney), Chair-elect for 2007-08, Susan Knedler (Lewistown), Past Chair of the Montana Chamber and Russ Spika (Lewistown) 2006-07 Chair of the Montana Chamber of Commerce.



Former Governor Stan Stephens (left-Photo above) enjoys visiting ahead of the barbeque



Former Governor Tim Babcock visits with former first ladies-Betty Babcock (left) and Susie Judge (right)



In Memoriam: Former Governor Tom Judge passed away in early 2007. He was a strong supporter of the Governors' Cup.

Former Governors Martz, Racicot and Schwinden were unable to attend the tournament due to scheduling conflicts as were U.S. Senators Max Baucus and Jon Tester and U.S. Representative Denny Rehberg.

They come for the golf and to talk business...



The Governors' Cup Golf Tournament is renowned for the outstanding weather that goes with the event. This year, event planners were concerned about the possible haze or smoke from numerous fires but golfers were again treated to wonderful scenery and excellent weather throughout the three day event. In the picture at left golfers get ready for a shotgun start on the first day of the tournament.

(photo right)-“the man of the hour – or more appropriately, 48 hours – Jim Tutwiler, long-time Governors' Cup coordinator, with the two originators of the tourney, former Governors Stan Stephens and Tim Babcock, at the awards ceremony.”
(Trevon Baker Photography-photo)



The putting contest (photo left) has become a favorite with several golfers with a keen eye and steady stroke.

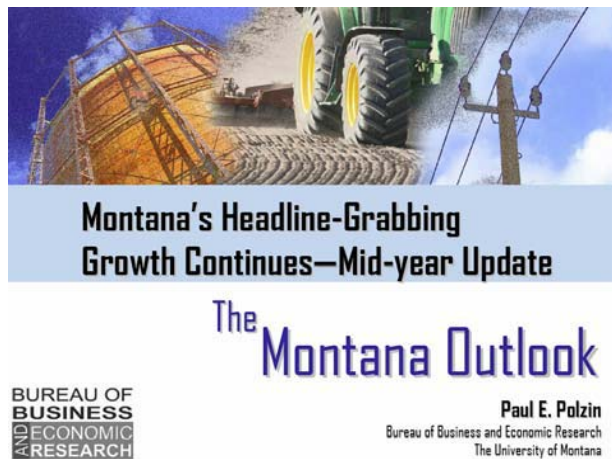
**First Place Team Net Score
Plum Creek Timber**



**First Place Team Gross Score
Grouse Mountain Lodge**



Team Photos by Trevon Baker Photography



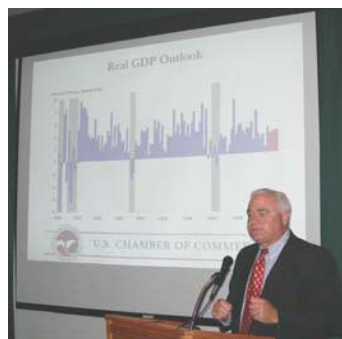
Chamber Hosts Mid-Year Montana Economic Outlook

Although the Mid-Year Montana Economic Outlook is not a formal part of the Governors' Cup Golf Tournament it gives business leaders attending the tournament and others a special opportunity to hear two respected economists speak.

On Thursday August 2, 2007 the Montana Chamber hosted the second annual Mid-Year Montana Economic Outlook Seminar at Grouse Mountain Lodge in Whitefish, Montana. Over 125 business and government leaders heard professor Paul Polzin, Director of the Bureau of Economic Research at UM (photo below-left) share his updated forecasts on the state's economy. Chief Economist of the U.S. Chamber of Commerce, Martin Regalia (photo below-right) presented current national economic conditions along with a forecast of the national economy. Sponsors of the event include First Interstate BancSystem, Burlington Northern Santa Fe Railroad, Davidson Companies, Blue Cross and Blue Shield of Montana, and PPL Montana with help from the Kalispell Area Chamber of Commerce.



Professor Paul Polzin
University of Montana



Martin Regalia
U.S. Chamber of Commerce

Slide Presentations can be found at
www.montanachamber.com



Verdell Jackson (SD 5), Greg Barkus (SD 4), Craig Witte (HD 8), Jon Sonju (HD 7), Webb Brown (MT Chamber President/CEO), Mark Blasdel (HD 10), Bill Beck (HD 6), Jon Bennion (MT Chamber Government Relations Director) Not pictured-George Everett

Montana Chamber Recognizes “Champions of Business” Legislators in the Flathead

The Montana Chamber invited those attending the Governors' Cup and local business leaders to recognize seven Flathead County area legislators with “Champion of Business” awards a day ahead of the tournament on August 2, 2007.

Representatives Bill Beck (HD 6), Mark Blasdel (HD 10), George Everett (HD 5), Jon Sonju (HD 7), Craig Witte (HD 8) and Senators Greg Barkus (SD 4) and Verdell Jackson (SD 5) are “Champion of Business” recipients. The Montana Chamber created the “Champion of Business” award to recognize the efforts of those legislators that stood up for economic development during the 2007 Legislative Session.

“These Flathead area legislators have been a strong voice for small business and job creation,” said Jon Bennion, Government Relations Director. “They have a vision for long-term, sustainable growth of Montana’s economy.”

To be considered for the “Champion of Business” award, the Montana Chamber used the following criteria: (1) legislator must have a 50% Business Score or higher on the Chamber's 2007 Voting Review; (2) no sponsorship of anti-business legislation during the 2007 session; (3) a Business score that is not more than 10 percentage points less than the Power-Base (P-Base) score for their district; (4) other factors considered include pro-business floor speeches, sponsorship of pro-business legislation and authoring pro-business editorials. Additional “Champions of Business” will be recognized around the state, with the next presentation slated for August 30 in Belgrade.

Work Comp Case Law Raising Your Premiums

by Jon Bennion, Government Relations Director

Montana has the 5th highest work comp premiums according to a national study conducted by Oregon. According to Montana's own Department of Labor, we may be the highest, substantially so, among 32 study states they looked at last year.

Our rates are high in part due to our abnormally high number of people injured on the job. Another big reason is the case law used by our courts to decide contested cases. Take these three cases as examples of Montana courts stretching the law to broaden the scope of employment related injuries:

Van Vleet v. Montana Association of Counties Workers, 2004 MT 367 – A county worker died when he fell from a hotel balcony at a work-related conference. The worker was actually intoxicated at the time of the fall due to anbar at the conference and unauthorized access to the bar AFTER the conference. A majority of the court concluded that since the worker attended the conference for his employment, it was a work-related death. Three justices dissented from the majority opinion.

Michalak v. Liberty Northwest Insurance Co., 2007 MTWCC 14 – An employee was seriously injured while riding a wave runner at a company picnic. The employee was not paid nor reimbursed for his time nor travel to, at, and from the picnic. The Worker's Compensation Court found that it was a work-

related injury because the employer benefited from the "good relations" formed at the picnic, held at the employer's request. This case is currently under appeal to the Montana Supreme Court.

BeVan v. Liberty Northwest Insurance Co., 2006 MTWCC 38 – A customer service representative for a phone company was injured when she was struck in her car by another motorist. At the time of the crash, the employee was on a 15-minute paid rest break. She had left the work premises where she performed her job duties to travel to her house to let her dog out of the house. The Worker's Compensation Court found that she was injured during the course and scope of her employment essentially because her employer did not tell her she could not leave the premises during her break and her activities did not amount to a substantial personal deviation. This case is also currently under appeal to the Montana Supreme Court.

While employers still must do everything to ensure safety in the workplace, these three cases (and many more) make you scratch your head and wonder what our "accident rate" would truly be without them. The courts have routinely been overly broad in their interpretation of work comp cases, and it reflects in the premiums you pay. All the more reason to make sure we elect good men and women to the court that will strictly interpret the laws as defined by the legislature.

Healthy, Wealthy & Wise

by Chelsea Fagen

Welcome to a new addition to the *Eye on Business*. We will dedicate this column to the conversation that explores possible solutions to the increasing health care insurance premium costs. Primarily, we will discuss worksite wellness programming, health and productivity management (HPM) and health as human capital and what simple high-level changes you can initiate within your organization that can help increase the productivity, job satisfaction and health of your employees. In the process, you will also be exposed to strategies that consistently decrease absenteeism and medical claims and have the potential, if operated effectively, to reverse the trend of annually increasing health insurance premiums.

You may be asking, "We sell building materials, why do we need to care about the wellness of our employees?" If this is the case, answer the following questions: Do you pay taxes? Do you pay all or a portion of the health care insurance premium for your employees? Do you pay

worker's comp? If you answered "yes" to any of the above questions—then the health and wellness of your employees and their family members is something you cannot ignore in order to keep your business financially viable.

To start, let's establish what we're talking about by defining three important strategies used when addressing the health care of employees. The three strategies are worksite wellness programs, health and productivity management, and human capital investment.

Worksite Wellness Program: An organized program in the worksite intended to assist employees and their family members (and/or retirees) in making voluntary behavior changes that reduce health and injury risks, enhance their individual productivity while contributing to the maximum enhancement of their physical, mental and spiritual health and that improves their well-being and consumer skills. (Planning Wellness—Getting Off to A Good Start by Larry S. Chapman, MPH)

(Continued on back page)

**Its Like
Cafeteria
Style Benefits**



**With A
Dessert Station**

***Call 1-800-888-2723 to add Montana's State 529-Plan
to your Employee Benefits Package***

Research shows that one of the greatest unaddressed needs of employees is help providing for their children's future college education needs.

College Savings Bank's Payroll Savings Plan, from the Montana Family Education Savings Program, provides employees a convenient way to participate in Montana's 529 College Savings Plan through regular payroll deductions.

The program is offered free to employers, easy to set-up, and gives you a real advantage to attract and retain talented employees.

All of the tax benefits of the Montana Family Education Savings Program are passed onto your employees:

- Montana residents may deduct up to \$3,000 individual (\$6,000 joint) from Montana taxable income.
- Investment earnings grow tax free.
- Distributions to pay qualified higher education expenses are tax free.



Montana Chamber of Commerce

Membership Report

July 1-31, 2007

Renewals

Johnson & Johnson, Denver
Westmoreland Coal Co., Hardin
AVISTA Corp., Boise, ID
Lamar Advertising of Montana, Billings
Holiday Inn Express, Helena
Nightingale Nursing, Missoula
Montana Limestone Company, Bismarck, ND
Fort Benton Chamber of Commerce
Butte Copper Company
Student Assistance Foundation, Helena
Action Auto, Sidney
Bearing Point Inc., Helena
Big Sky Resort, Big Sky
D & R Vending Inc., Bozeman
Crowne Plaza Hotel, Billings
Patrick Construction & Pipeline, Havre
Jasons, Billings
Montana Secretary of State, Helena
Western States Insurance, Helena
Superior Business Equipment, Great Falls
Montana West Economic Development, Kalispell
Informatica Solutions Inc., Helena
Hagen Construction, Ulm
International Malting Co., Great Falls
Michael Peterson, Great Falls
Lone Mountain Ranch, Big Sky
Brentwood Services Inc., Brentwood, TN
Blue Cross/Blue Shield, Helena
Silver Star Steak Co., Helena
3 M Corporation, Boise
Altria Corporation Services, Sacramento
Qwest Communications, Helena
Automation & Mgmt Consulting, Helena
Montana Ethanol Holdings, LLC, Great Falls
Holiday Inn Bozeman
Graymont Western US Inc., Townsend
Little Tree Education Center, Bozeman
Chrysler & Gordon CPA's, Bigfork
MSU College of Technology Great Falls
Eagle's Store, West Yellowstone
Northern Border Pipeline, Omaha
NorthWestern Energy, Butte

New Members

At Home Solutions

682 Ferguson Rd Ste 1
Bozeman, MT 59718
Connie Shipman
406-587-1050
www.at-home-solutions.com

Briggs Distributing Co.

3545 Hesper Rd
Billings, MT 59102
John Decker
406-252-2878
www.briggsdistributing.com



Reep & Bell, P.C.

2687 Palmer Street Ste D
Missoula, MT 59808
Richard Reep
406-541-4100

Bacterin International

600 Cruiser Lane
Belgrade, MT 59714
Guy Cook
406-388-0480
www.bacterin.com



High Country Equipment Inc.

PO Box 498
1101 N. Broadway
Red Lodge, MT 59068
Duane Hergett
406-446-1624

SGM Biotech, Inc.

10 Evergreen Drive Ste E
Bozeman, MT 59715
Darlene Hartzel
406-585-9535
www.sgmbiotech.com



Chamber Visits Spring Creek Mine

In July, Webb Brown and Jon Bennion of the Montana Chamber of Commerce had the opportunity to tour Rio Tinto's Spring Creek coal mine just outside of Decker, Montana. A dozen other business advocates joined the tour as well. The group took the chance to discuss impediments to new coal development, the mine's good safety record and the good-paying jobs provided by the mine.

Thanks to Rio Tinto and their staff for this great opportunity!



Healthy Wealthy and Wise continued from page 9

Health & Productivity Management (HPM): "The integrated management of health risks, chronic illness, and disability to reduce employees' total health-related costs including direct medical expenditures, unnecessary absence from work, and lost performance at work (i.e., presenteeism)." (IHPM; Planning Wellness—Getting Off to A Good Start by Larry S. Chapman, MPH)

Human Capital: The potential value brought to an organization (whether that is a company, a country, or a public group) by an individual or group of individuals. Each individual has a personal human capital function/potential that can increase or decrease. This potential is made up by 3 components: skills, motivation and health. (Introduction to

Health As Human Capital Concepts Module 10, HHC Foundation)

Watch for coming topics on the infrastructure for worksite wellness in Montana small employers.

Chelsea Fagen is a health educator at the State of Montana Department of Public Health and Human Services for the Cardiovascular Health Program, 1400 Broadway, Helena, Montana. For more information, contact Chelsea at 406-444-4105 or cfagen@mt.gov

Chamber Note: Chamber Choices Group Health Plan offers a \$200 wellness benefit in 9 of the plan options.



Chamber of Commerce
P.O. Box 1730
Helena, MT 59624

Return Service Requested

Presort Standard
U.S. Postage
PAID
Permit #68
Helena, MT



For your health insurance needs www.chamberchoices.com